

Claims

What is claimed is:

1. A system for membership enrollment comprising:
 - a. an enrollment system including an enrollment system server for processing data in connection with a user;
 - b. a first supplier system for providing a first membership indicia to said enrollment system in response to said data;
 - c. a second supplier system for providing a second membership indicia to said enrollment system in response to said user data, said second membership indicia different from said first membership indicia;
 - d. a readable storage device including database for storing said first and second membership indicia, and said user data; and
 - e. an enrollment system reader in communication with said readable storage device and said enrollment system server, said reader receiving said user data.
2. A system according to Claim 1, wherein said reader is in communication with said enrollment system for providing said user data to said first and second supplier.
3. A system according to Claim 1 wherein said enrollment system server provides said first and second membership indicia to said readable storage device, said readable storage device storing said first and second membership indicia in said readable storage device database.
4. A system according to Claim 3, wherein said readable storage device database further includes a rewards data file for storing rewards value.
5. A system according to Claim 4, further including a first supplier reader and a second supplier reader, said first and second supplier readers in communication with said enrollment

system, said first and second supplier readers for providing said interrogation signal and receiving at least one of said first and second membership indicia.

6. A system according to Claim 5, wherein at least one of said first and second supplier systems provides value to said rewards data file.

7. A system according to Claim 6, wherein said value is provided in accordance with said user data.

8. A system according to Claim 7, wherein said value is provided in response to receipt of said user data.

9. A system according to Claim 3, wherein said readable storage device stores said first membership indicia prior to storing said second membership indicia.

10. A system according to Claim 3, wherein said readable storage device stores said first and second membership indicia substantially simultaneously.

11. A method system according to Claim 3, wherein said readable storage device stores at least one of said first and second membership indicia automatically.

12. A system for membership enrollment comprising:

a. an enrollment system including an enrollment system server for processing data in connection with a user;

b. a first supplier system for providing a first membership indicia to said enrollment system in response to said user data;

c. a second supplier system for providing a second membership indicia to said enrollment system in response to said user data, said second membership indicia different from said first membership indicia;

d. a radio frequency identification (RFID) storage device including a transponder system in communication with a transponder system database for storing said first and

second membership indicia, and said user data, said transponder system for receiving an interrogation signal, providing said user data and receiving at least one of said first and second membership indicia ; and

e. an RFID reader in communication with said RFID storage device and said enrollment system server, said RFID reader for providing said interrogation signal, receiving said user data, and providing at least one of said first and second membership indicia.

13. A system according to Claim 12, wherein said RFID reader is in communication with said enrollment system for providing said user data to said first and second supplier.

14. A system according to Claim 12 wherein said enrollment system server provides said first and second membership indicia to said RFID storage device, said RFID storage device storing said first and second membership indicia in said RFID storage device database.

15. A system according to Claim 14, wherein said RFID storage device database further includes a rewards data file for storing rewards value.

16. A system according to Claim 15, wherein at least one of said first and second supplier systems provides value to said rewards data file, said value being provided via at least one of said RFID reader and said transponder system, and stored in said rewards data file.

17. A system according to Claim 16, wherein said value is provided in accordance with at least one of said user data and a transaction indicia.

18. A system according to Claim 14, wherein said readable storage device stores said first membership indicia prior to storing said second membership indicia.

19. A system according to Claim 14, wherein said readable storage device stores said first and second membership indicia substantially simultaneously.

20. A method system according to Claim 14, wherein said readable storage device stores at least one of said first and second membership indicia automatically.
21. A method of enrolling a user in a membership program comprising:
- receiving user specific data at a universal enrollment system;
 - providing the user specific data to a plurality of service providers;
 - receiving from the plurality of service providers unique membership numbers; and
 - transferring the unique membership numbers to a portable handheld user storage device, the storage device including a database containing a unique storage area for each unique membership number.
22. A method according to claim 21 further comprising:
- receiving at least one of the unique membership numbers from the storage device upon presentation of the device to a first service provider, the unique membership number identifying the user as a member of a first service provider membership program;
 - authenticating authenticity of at least the membership number and user;
 - providing rewards points to the storage device in accordance with at least one of the unique membership number and a transaction indicia;
 - providing means for storing the rewards points for later redemption.
23. A method of enrolling a user in a membership program comprising:
- receiving user specific data at a universal enrollment system;
 - providing the user specific data to a plurality of service providers;
 - receiving from the plurality of service providers unique membership numbers; and
 - transferring the unique membership numbers to a portable handheld radio frequency identification (RFID) storage device using, the storage device including a RF transponder

and a database in communication with the transponder, the database containing a unique storage area for each unique membership number.

24. A method according to claim 23 further comprising:

receiving at least one of the unique membership numbers from the RFID storage device upon presentation of the RFID storage device to a first service provider, the unique membership number identifying the user as a member of a first service provider membership program;

authenticating authenticity of at least the unique membership number and user;

providing rewards points via RF communications to the RFID storage device in accordance with at least one of the unique membership number and a transaction indicia;

providing means for storing the rewards points for later redemption.

25. A method according to 24, wherein the transfer of at least one of said rewards points, user data, and unique membership number is via RF.